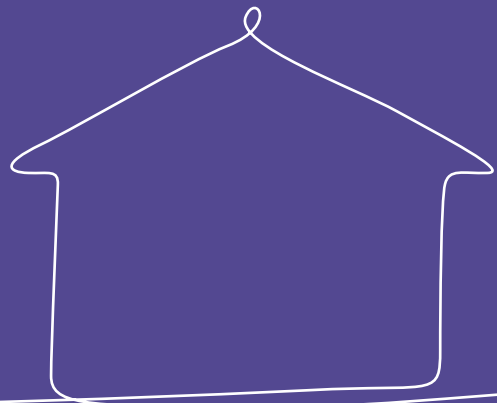


Bank of
Melbourne

First Home Owners Grant Application Guide.

Western Australia.



Filling out forms can be tricky, so we've put together a guide to help you complete your First Home Owners Grant (FHOG) application.

The FHOG application consists of three parts:

- 1 Lodgement guide (pages 2-9)**
This contains important information about the grant, your obligations after receiving the grant and a glossary of terms and meanings.
- 2 Application form (pages 3-17)**
You'll be required to fill out this section. We've provided some helpful Q&As to assist you.
- 3 Supporting document checklist (pages 17-19)**
This is a comprehensive list of the supporting documents needed for your application.

Part 1. Lodgement guide.

Section 1 – Eligibility criteria.

This section determines whether you meet the eligible requirements to apply for the grant. You'll be asked questions such as your Australian citizenship or residency status, if you've owned residential properties in the past, or if you've entered into a contract to purchase or build a new home.

Section 1 – Eligibility Criteria

- All persons with a *relevant interest* in the property, and any *spouse/de facto partner* of these persons, must be considered when answering these questions.
- All decisions relating to the eligibility of an *applicant* are made by the *Commissioner*.
- Eligibility is determined as at the *commencement date of the eligible transaction*.
- Words used within this application are defined under Terms Used on pages 3 and 4 of this guide.
- The provision of false or misleading information may result in prosecution and penalties of up to \$20,000.

1	Does each applicant and/or their <i>spouse/de facto partner</i> declare that he or she: <ul style="list-style-type: none"> • has never been paid a grant or received the <i>first home owner rate of duty</i>, either jointly, separately or with some other person under the FHOG Act of any State or Territory of Australia or the Duties Act; or • has never had to repay a first home owner grant or <i>first home owner rate of duty</i> as a result of an investigation by the <i>Commissioner</i>? 	<input type="checkbox"/> Yes <input type="checkbox"/> No
2	Is each applicant and their <i>spouse/de facto partner</i> a person who has never owned a residential property either jointly, separately or with some other person before 1 July 2000 in any State or Territory of Australia?	<input type="checkbox"/> Yes <input type="checkbox"/> No
3A	Does each applicant and their <i>spouse/de facto partner</i> declare that on or after 1 July 2000 he/she have never owned residential property in any State or Territory of Australia either jointly, separately or with some other person or, if he/she did own residential property, that he/she never occupied (as a place of residence) that residential property before 1 July 2004?	<input type="checkbox"/> Yes <input type="checkbox"/> No
3B	Does each applicant and their <i>spouse/de facto partner</i> declare that on or after 1 July 2000 he/she have never owned residential property in any State or Territory of Australia either jointly, separately or with some other person or, if he/she did own residential property, that he/she has not occupied (as a place of residence) that residential property for a continuous period of at least six months that began on or after 1 July 2004?	<input type="checkbox"/> Yes <input type="checkbox"/> No
4	Is each applicant a natural person and at least 18 years of age at the date of application?	<input type="checkbox"/> Yes <input type="checkbox"/> No
5	Is at least one applicant a permanent resident or Australian citizen at the date of application?	<input type="checkbox"/> Yes <input type="checkbox"/> No
6	Will all applicants be occupying the home as their principal place of residence for a continuous period of at least six months commencing within 12 months of completion of the eligible transaction?	<input type="checkbox"/> Yes <input type="checkbox"/> No
7	Has each applicant on or after 1 July 2000 either: <ul style="list-style-type: none"> • entered into a contract for the purchase of a home in Western Australia or the Indian Ocean Territories; or • entered into a contract to have a home built in Western Australia or the Indian Ocean Territories; or • in the case of an owner builder, commenced construction of a home in Western Australia or the Indian Ocean Territories (i.e. laying of foundations)? 	<input type="checkbox"/> Yes <input type="checkbox"/> No
8	Does each applicant declare they will own the home in their own capacity and not as a trustee of a trust (except as a guardian who holds the interest on trust for a person with a legal disability)?	<input type="checkbox"/> Yes <input type="checkbox"/> No

- This page forms part of your application. ALL questions MUST be answered.
- If you answer YES to all of the above questions, you may be entitled to receive the first home owner grant and/or the first home owner rate of duty, subject to the written decision being made by the *Commissioner*.



Tip: If you're applying as an Applicant and **will be** on the title after settlement; complete the *Applicant details* section.

If you're applying as a Spouse or Partner and **will not be** on the title after settlement; complete the *Spouse/Partner details* section.



Tip: Correction fluid, or liquid paper, cannot be used on this form. To make an amendment, simply strike out the error, add the correct information, and have this initialled by all people involved in the application.

Page 10 of Application form.

Part 2. Application form.

Section 2 & 3 – Applicant details and Non-applicant Spouse/De facto Partner details.

In this section you'll be asked to provide details such as your name, date of birth, residential and postal address or whether you have a spouse. If you have a spouse, you'll also need to provide their details.

Q: What does 'relevant interest' mean?

A: 'Relevant interest' refers to the number of people who will be owners of the property.

Q: What name should I use on the application?

A: 'Your First, Middle and Family name used on your application must be the same name that appears on your loan application.

Tip: There should be no variations of your name between your identity documents, building/sale contract or loan application. If variations exist, forward all supporting documents with this application to our FHOG team and we'll help resolve this with your Home Finance Manager or Broker.

You'll need to provide additional supporting evidence if you've declared a previous or alternate name (this includes any previously married names). Please refer to the Supporting Documentation section of the application for a complete list of acceptable identification documents.

Tip: Ensure your email address is legibly captured.

Section 2 – Applicant Details

- All persons who have, or will have, a *relevant interest in the home* must record their details in this section. If there are more than two applicants an additional application form will need to be completed and attached.
- If an applicant has a spouse or de facto partner:
 - If the spouse/de facto partner is an applicant, their details must be provided within this section.
 - If the spouse/de facto partner is not an applicant, their details must be provided in Section 3 and Section 7.
- Provide a valid email address and phone number. Approval letters will be sent via email.
- All correspondence will be sent to Applicant 1.
- Each applicant must sign the relevant declaration at Section 6 or Section 7.

Number of applicants (people will have a relevant interest in the property?)

Related or associated party transactions
Are any of the applicants or their spouse/de facto partner related to or associated with the vendor or builder? Yes No

Indigenous Australian – Optional question
The information will only be used for statistical purposes by the Commonwealth and State Governments and will have no bearing on your application.
Are any of the applicants Aboriginal or Torres Strait Islander? Yes No

	Applicant 1 (Contact Applicant)	Applicant 2
Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Dr	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Dr
First name	<input type="text"/>	<input type="text"/>
Middle name(s)	<input type="text"/>	<input type="text"/>
Family name	<input type="text"/>	<input type="text"/>
Name on birth certificate (only if different)	First name: <input type="text"/> Middle name(s): <input type="text"/> Family name: <input type="text"/>	First name: <input type="text"/> Middle name(s): <input type="text"/> Family name: <input type="text"/>
Have you used any names other than the names declared above? (If yes, see page 7 of lodgement guide for more information)	<input type="checkbox"/> Yes – list name(s) below <input type="checkbox"/> No	<input type="checkbox"/> Yes – list name(s) below <input type="checkbox"/> No
	First name: <input type="text"/> Middle name(s): <input type="text"/> Family name: <input type="text"/>	First name: <input type="text"/> Middle name(s): <input type="text"/> Family name: <input type="text"/>
Date of birth	<input type="text"/>	<input type="text"/>
Place of birth	Town and State/Territory: <input type="text"/> Country: <input type="text"/>	Town and State/Territory: <input type="text"/> Country: <input type="text"/>
Daytime telephone	Mobile preferred: <input type="text"/>	Mobile preferred: <input type="text"/>
Email address	<input type="text"/>	
	Approval letters will be sent via email	
Current residential address	Applicant 1 (Contact Applicant): Street no.: <input type="text"/> Street name: <input type="text"/> Suburb/Town: <input type="text"/> State: <input type="text"/> Postcode: <input type="text"/>	Applicant 2: Street no.: <input type="text"/> Street name: <input type="text"/> Suburb/Town: <input type="text"/> State: <input type="text"/> Postcode: <input type="text"/>
Address for notices (only if different)	Applicant 1 (Contact Applicant): Street no.: <input type="text"/> Street name: <input type="text"/> Suburb/Town: <input type="text"/> State: <input type="text"/> Postcode: <input type="text"/>	Applicant 2: Street no.: <input type="text"/> Street name: <input type="text"/> Suburb/Town: <input type="text"/> State: <input type="text"/> Postcode: <input type="text"/>
Do you have a spouse/de facto partner?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If you have a spouse/de facto partner, will your spouse/de facto partner have a relevant interest in the home?	<input type="checkbox"/> Yes: Your spouse/de facto partner must complete the details as an applicant in this section. <input type="checkbox"/> No: You must complete Section 3 for a non-applicant spouse or de facto partner.	<input type="checkbox"/> Yes: Your spouse/de facto partner must complete the details as an applicant in this section. <input type="checkbox"/> No: You must complete Section 3 for a non-applicant spouse or de facto partner.
Tick each of the States and/or Territories in which you have lived	<input type="checkbox"/> NSW <input type="checkbox"/> ACT <input type="checkbox"/> NT <input type="checkbox"/> QLD <input type="checkbox"/> TAS <input type="checkbox"/> SA <input type="checkbox"/> VIC <input type="checkbox"/> WA <input type="checkbox"/> IOT	<input type="checkbox"/> NSW <input type="checkbox"/> ACT <input type="checkbox"/> NT <input type="checkbox"/> QLD <input type="checkbox"/> TAS <input type="checkbox"/> SA <input type="checkbox"/> VIC <input type="checkbox"/> WA <input type="checkbox"/> IOT

If there are more than two applicants, please complete the relevant information for sections 2, 3, 6 and 7 on additional copies of this form.

Pages 11-13 of Application form.

Section 4 – Property and transaction details.

Here you'll provide the property address details and the type of transaction the application for a new home applies to (e.g. purchasing a new home, a contract to build, etc.).

Section 4 – Property and Transaction Details

- Provide the Volume and Folio numbers from the Certificate of Title. This can also be obtained from the contract for sale, the transfer of land or the contract to build. If the new title details are unavailable, please provide the parent title details.
- Provide the date you expect to take up occupancy in the home as your principal place of residence. If you are unsure of the exact date, provide your best estimate.

Property Address

Lot No. (use if no street no.)	Unit/Street No.	Street Name
Suburb	State WA	Postcode

Date when occupation as a principal place of residence commenced, or is expected to commence

--	--	--	--	--	--	--	--	--	--	--	--

If not known, provide best estimate

Certificate of Title Volume: _____ Folio: _____

Transaction details

Date of contract of sale, or contract to build (if owner builder, date the foundations were laid)

--	--	--	--	--	--	--	--	--	--	--	--

Date of settlement (or if building, expected date of completion)

--	--	--	--	--	--	--	--	--	--	--	--

What type of transaction does this application refer to? Tick one and complete the relevant section.

<input type="checkbox"/> Established home <input type="checkbox"/> Off the plan <input type="checkbox"/> New home (inc. substantially renovated home)	<input type="checkbox"/> Contract to build <input type="checkbox"/> Owner builder
---	--

Section A

Purchase or construction price (post value)	\$
Is this the first sale of the home since its construction or substantial renovation?	<input type="checkbox"/> Yes <input type="checkbox"/> No
As at the date of completion, are you the first occupant(s) of the home since its construction or substantial renovation?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you purchasing a substantially renovated home?	<input type="checkbox"/> Yes <input type="checkbox"/> No

Section B

Construction price	\$
Land value*	\$
* The current estimated market value of the land at the time of signing the building contract for contract to build, or at the time the home is completed and is ready for occupation for owner builder.	
Total value	\$
Year land was purchased	

NOTE: For owner builder, a valuation of the property will be obtained by State Revenue to determine the fair market value for the purpose of satisfying the cap requirement.

Office use only: All evidence sighted Payment eligibility date

Person sighting evidence: _____ Settlement, completion or first draw down date only: _____

Q: What if I don't know the exact address of my property or only have a lot number?

A: If the street number has not been allocated you can provide the lot number, street name and suburb of the property (if available).

Q: What if the property has not yet been subdivided and I don't have the new title details?

A: The property needs a lot, plan and volume/folio number before the FHOG can be submitted. This can be found on your contract of sale or building contract. Refer to your conveyancer or solicitor for confirmation.

Page 14 of Application form.

Section 5, 6 and 7 – Payment details and Declaration by applicant or by Non-applicant spouse/de facto partner.

If you're applying with the State Revenue Office, the grant will be paid via electronic funds transfer into the account nominated in this section.

Finally, you'll be asked to declare and confirm that all the details you've provided are correct. If you have a spouse, they'll also need to declare and confirm the details listed in Section 3 are correct.

Tip: If you are applying with an approved agent, please do not complete this section as the grant will be paid through the approved agent.

Q: What do I need to consider before making this declaration?

A: Ensure all sections of the form are complete and the contract of sale or building contract is signed.

Print your full name, date and sign in the relevant section (Applicant or Spouse of applicant).

Tip: Ensure your signature matches the contract(s) and loan application.

The declaration pages cannot be amended or backdated.

Section 5 – Payment Details

- Only complete this section if you are applying for the grant directly through State Revenue. Do not complete this section if:
 - you are applying through your *Approved Agent*; or
 - you are applying for the *first home owner rate of duty* only.
- Payment of the grant will be made into the nominated bank account. You must nominate an Australian cheque or savings account to receive funds electronically (EFT). The cheque can belong to a person who is not the applicant.
- Provide details of the financial institution, account holder name, BSB and account number. Failure to provide correct details will cause delays in payment of the grant.

Name of financial institution and branch	
Account name (e.g. John & Jan Citizens)	
BSB number (must have 6 numbers)*	-
Account number (maximum of 9 numbers)*	

Section 6 – Declaration by Applicant(s)

All applicants must sign the declaration after reading and understanding the details completed in the form and declaration. The application must be dated on or after the commencement date of the eligible transaction.

I have checked that all relevant sections of this form have been completed, and have included all required identification and other documents. I declare that I have read and understood the above information and that the information provided in this application is true and correct.

	Applicant 1 (Contact Applicant)	Applicant 2
Full name (No abbreviations or initials)		
Signature		
Before me * signature of witness		
Full name and address of witness	Name	Name
* Witness must not be an applicant or spouse/de facto partner of an applicant and must not be related to the applicant.	Street no.	Street no.
	Street name	Street name
	Suburb/Town	Suburb/Town
	State	State
	Postcode	Postcode
Date		

Section 7 – Declaration by Non-applicant Spouse or De Facto Partner

If an applicant's spouse/de facto partner is not an applicant, they must sign and date the declaration after ensuring they have read and understood the details provided in the form that relate to them.

- I declare that the spouse/de facto partner details in Section 3, in so far as they relate to me, are true and correct.
- I declare that I have never been paid a grant or received the first home owner rate of duty, either jointly, separately or with some other person, under the FHOD Act or the Duties Act of any State or Territory of Australia, or have never had to repay a first home owner grant or first home owner rate of duty as a result of an investigation by the Commissioner.
- I declare that I have not owned a home or had a relevant interest in a residential property within any State or Territory of Australia prior to 1 July 2000, except for an interest held subject to a trust.
- I declare that, on or after 1 July 2000, I have never owned residential property anywhere in any State or Territory of Australia either jointly, separately or with some other person (except for an interest I held as a trustee) or, if I did own residential property, I never occupied (as a place of residence) that residential property before 1 July 2004.
- I declare that, on or after 1 July 2000, I have never owned residential property anywhere in any State or Territory of Australia either jointly, separately or with some other person (except for an interest I held as a trustee) or, if I did own residential property, I have not occupied (as a residence) that residential property for a continuous period of at least six months that began on or after 1 July 2004.
- I authorise State Revenue to access and exchange information about me that may affect the applicant's eligibility for the first home owner grant or first home owner rate of duty with the Approved Agent (where applicable), State, Territory and Australian Government agencies, the document issuing authority and commercial organisations as permitted by law.
- I acknowledge that making statements or providing documents that are false or misleading in relation to this application is a serious offence, and that I may be prosecuted or liable to penalties up to \$20,000.

I have checked that all relevant sections of this form have been completed, and have included all required identification and other documents. I declare that I have read and understood the above information and that the information provided in this application is true and correct.

	Non-applicant Spouse or De facto partner of Applicant 1	Non-applicant Spouse or De facto partner of Applicant 2
Full name (No abbreviations or initials)		
Signature		
Before me * signature of witness		
Full name and address of witness	Name	Name
* Witness must not be an applicant or spouse/de facto partner of an applicant and must not be related to the applicant.	Street no.	Street no.
	Street name	Street name
	Suburb/Town	Suburb/Town
	State	State
	Postcode	Postcode
Date		

Part 3. Supporting document checklist.

Section 8 – Supporting documentation checklist.

This checklist helps ensure you've attached copies of all the required supporting documents.

Section 8 – Supporting Documentation Checklist			
<ul style="list-style-type: none"> Please indicate which of the required documents are attached to your application form. Failure to provide the relevant documentation will result in processing delays. Do not provide original documents by mail - only copies of documents that have been certified where required. Additional documents may be requested after lodgement of your application. Items marked with * are not required if your application is lodged with an Approved Agent. Items marked with # are not required for non-applicant spouse residing outside Australia. If you are unable to provide a preferred identity document, see the 'Alternative Proof of Identity' fact sheet. For more details about transaction type documents, see page 8 of the Lodgement Guide. 			
Proof of identity of all applicants and their spouse/de facto partner		Applicant tick if attached	Approved Agent or State Revenue – tick when sighted
Category 1	Type of document submitted	<input type="checkbox"/>	<input type="checkbox"/>
	Type of document submitted	<input type="checkbox"/>	<input type="checkbox"/>
Category 2*	Type of document submitted	<input type="checkbox"/>	<input type="checkbox"/>
	Type of document submitted	<input type="checkbox"/>	<input type="checkbox"/>
Category 3* #	Type of document submitted	<input type="checkbox"/>	<input type="checkbox"/>
	Type of document submitted	<input type="checkbox"/>	<input type="checkbox"/>
Additional evidence	Marriage certificate, death certificate, change of name certificate, evidence of divorce (e.g. Decree nisi/absolute), as relevant.	<input type="checkbox"/>	<input type="checkbox"/>
	If separated – a Statutory Declaration with the following information: <ul style="list-style-type: none"> name of spouse and their date of birth date of marriage and date of separation current address (if known) whether or not you currently reside with your former spouse and whether or not you intend to resume cohabitation. 	<input type="checkbox"/>	<input type="checkbox"/>
Transaction type: Contract to purchase a home		Applicant tick if attached	Approved Agent or State Revenue – tick when sighted
A copy of your Contract for Sale or Agreement for the Purchase (Offer and Acceptance), dated and signed by all parties (including any special conditions, annexures and variations).		<input type="checkbox"/>	<input type="checkbox"/>
Where there is no contract, or the sale is between family members or related or associated parties – a copy of the Transfer of Land dated and signed by all parties.		<input type="checkbox"/>	<input type="checkbox"/>
Where the sale of the property is between related or associated parties, a completed form F-FHOG4 'EHOG Valuation Request' or a valuation of land by a qualified valuer (see Commissioner's Practice TAA 30 which outlines when a valuation will usually be accepted).		<input type="checkbox"/>	<input type="checkbox"/>
Where the purchase property is a substantially renovated home – a statement from the vendor or other evidence confirming: <ul style="list-style-type: none"> The sale of the home is a taxable supply as a sale of a new residential premises as defined under sections 40-75(1)(b) of the A New Tax System (Goods and Services Tax) Act 1999 (Cth). The home, as renovated, has not been previously occupied as a place of residence or sold as a place of residence. The type and extent of the renovations. 		<input type="checkbox"/>	<input type="checkbox"/>
A copy of the Certificate of Title showing the applicant(s) as the registered proprietor(s).*		<input type="checkbox"/>	<input type="checkbox"/>
Transaction type: Contract to build a home		Applicant tick if attached	Approved Agent or State Revenue – tick when sighted
A copy of the schedule of particulars from your contract to build dated and signed by all parties (including any special conditions, annexures and variations).		<input type="checkbox"/>	<input type="checkbox"/>
Documentary evidence of progress payments made totalling an amount equal to or greater than the grant (either an invoice or receipt from the builder). Must be evidence that construction of the home has commenced (i.e. slab down NOT deposit).		<input type="checkbox"/>	<input type="checkbox"/>
Where the contract to build a home is between related or associated parties provide a completed form F-FHOG4 'EHOG Valuation Request' or a valuation of land by a qualified valuer (see Commissioner's Practice TAA 30 which outlines when a valuation will usually be accepted).		<input type="checkbox"/>	<input type="checkbox"/>
A copy of the Certificate of Title showing the applicant(s) as the registered proprietor(s).*		<input type="checkbox"/>	<input type="checkbox"/>
Transaction type: Owner builders		Applicant tick if attached	Approved Agent or State Revenue – tick when sighted
Documentary evidence of the commencement of construction of the home (e.g. dated receipt for laying of the foundations).		<input type="checkbox"/>	<input type="checkbox"/>
Documentary evidence confirming that the home is ready for occupation.		<input type="checkbox"/>	<input type="checkbox"/>
Documentary evidence of the building costs incurred for the construction of the home. The evidence submitted must total an amount equal to or greater than the grant and must not include your own labour costs.		<input type="checkbox"/>	<input type="checkbox"/>
A completed form F-FHOG4 'EHOG Valuation Request' or a valuation of land by a qualified valuer (see Commissioner's Practice TAA 30 which outlines when a valuation will usually be accepted).		<input type="checkbox"/>	<input type="checkbox"/>
A copy of the Certificate of Title showing the applicant(s) as the registered proprietor(s).*		<input type="checkbox"/>	<input type="checkbox"/>


Q: What should I consider when providing my building contract or contract of sale?

A: Contracts must be signed and dated by all parties e.g. all buyers and vendors (builder or developer). **The date of the contract must be prior to the date of the FHOG application.** Any variation to the original contract must be included, signed and dated by all parties, as above.

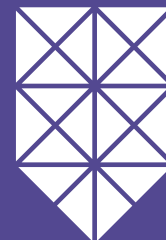
Q: What is a vendor's statement and when might I need to provide it?

A: A vendor's statement is a letter from the vendor advising that the property has never been previously occupied or sold as a place of residence.

This is only applicable if you are purchasing a substantially renovated home. Please refer to the 'Supporting Documentation' section of the application to see if this applies to you.

 **Tip:** Only send copies and not the original ID documents.

Pages 18-19 of Application form.



Bank of
Melbourne

You've got questions? We've got time to talk.



Lenders – **Refer to OBI.**



Brokers – **Speak to your BDM.**